

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>Jennifer L. Haun</u>          | Social Security number or ITIN | <b>xxx-xx-2785</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   |                                  | Social Security number or ITIN | _____              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |                    |
| Case number: <b>14-23208-GLT</b>                                       |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jennifer L. Haun

12/16/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jennifer L. Haun  
 Debtor

Case No. 14-23208-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dpas  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

|          |   |
|----------|---|
| db       | +Jennifer L. Haun, 619 Snyder Street, Connellsville, PA 15425-2818  |
| cr       | +Ally Financial Inc. f/k/a GMAC Inc., Tucker Arensberg, P.C., c/o Brett A. Solomon, 1500 One PPG Place, Pittsburgh, Pa 15222-5413 |
| cr       | +PNC BANK, NATIONAL ASSOCIATION, 3232 Newmark Drive, Miamisburg, OH 45342-5421  |
| 13902662 | AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183   |
| 13908586 | +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053                       |
| 13902667 | +FNB Consumer Discount Company, 45 West Main Street, P.O. Box 2045, Uniontown, PA 15401-1645                                      |
| 13902666 | Fayette County School Employees CU, 193 Edison Street, Uniontown, PA 15401-2580   |
| 13912290 | +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  |
| 13904797 | +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982   |
| 13902672 | PNC Cardmember Services, P.O. Box 2859, Kalamazoo, MI 49003-2859  |
| 13960536 | +PNC Mortgage, ATTN: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433   |
| 13902673 | PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534  |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 17 2019 03:00:33 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

|          |  |
|----------|--|
| cr       | +EDI: PRA.COM Dec 17 2019 07:48:00 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067   |
| 13902663 | EDI: GMACFS.COM Dec 17 2019 07:48:00 Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004   |
| 13905202 | EDI: GMACFS.COM Dec 17 2019 07:48:00 Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004  |
| 13902664 | EDI: WFNNB.COM Dec 17 2019 07:48:00 Ann Taylor/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125                                      |
| 13902665 | +EDI: CITICORP.COM Dec 17 2019 07:48:00 Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500  |
| 13908587 | +EDI: TSYS2.COM Dec 17 2019 07:48:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053                              |
| 13949687 | EDI: ECAST.COM Dec 17 2019 07:48:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK (SOUTH DAKOTA), N.A., POB 29262, NEW YORK, NY 10087-9262                   |
| 14113356 | EDI: ECMC.COM Dec 17 2019 07:48:00 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408  |
| 13902676 | +EDI: RMSC.COM Dec 17 2019 07:48:00 GEGRB/Walmart Discover, Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104  |
| 13902668 | +EDI: RMSC.COM Dec 17 2019 07:48:00 Lowe's/GE Capital Retail Bank, Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104                                 |
| 13902669 | +EDI: TSYS2.COM Dec 17 2019 07:48:00 Macy's, Bankruptcy Processing, P.O. Box 8066, Mason, OH 45040-8066  |
| 13902670 | +EDI: TSYS2.COM Dec 17 2019 07:48:00 Macy's American Express, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053   |
| 13902671 | EDI: WFNNB.COM Dec 17 2019 07:48:00 New York & Company/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125                        |
| 14657685 | EDI: PRA.COM Dec 17 2019 07:48:00 Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541  |
| 13948346 | EDI: PRA.COM Dec 17 2019 07:48:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 13936804 | EDI: Q3G.COM Dec 17 2019 07:48:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  |
| 14239645 | EDI: Q3G.COM Dec 17 2019 07:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 13905773 | +E-mail/Text: bncmail@w-legal.com Dec 17 2019 03:00:55 TD BANK USA, N.A., C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 13902674 | +EDI: WTRRN BANK.COM Dec 17 2019 07:48:00 Target National Bank Visa, P.O. Box 9500, Minneapolis, MN 55440-9500   |
| 13902675 | EDI: WFNNB.COM Dec 17 2019 07:48:00 Victoria's Secret/Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125                         |

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

|     |  |
|-----|--|
| cr* | ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  |
| cr* | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dpas  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Dec 16, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
andygornall@latouflawfirm.com  
Brett A. Solomon on behalf of Creditor Ally Financial Inc. f/k/a GMAC Inc.  
bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com  
Daniel R. White on behalf of Debtor Jennifer L. Haun zmwchapter13@gmail.com,  
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6